

Certificate Number: 03621-PAW-DE-036866983

Bankruptcy Case Number: 22-21418



03621-PAW-DE-036866983

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on September 29, 2022, at 3:47 o'clock PM EDT, Karen A Modaffari completed a course on personal financial management given by telephone by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: September 29, 2022 By: /s/Lashonda Collins

Name: Lashonda Collins

Title: Credit Counselor